

## 【CLAIMS】

## 【Claim 1】

For the bank transaction system linking accounts service composed of the main computer system in charge of managing transaction on account holder's account, and the database of holder's account information which is saved and managed by main computer system connected to the said main computer system; common account created by the main computer system as an intermediate storage for transaction process, connected to the said main computer system; the linked account translator storing and managing primary account and linked secondary accounts, also connected to the said main computer system; payment gateway managing transactions between external merchants and the main computer system, also connected to the main computer system; equipped with external network connection hub which connects transaction information between external transaction equipments and the main computer system, also connected to the main computer system; and the said external transaction equipments are one or more of DTMF measures of wire or wireless telephone to create transaction data and terminal connected via internet server, ARS server for transaction service on the said primary account and linked secondary accounts with the said linked account translator and common account, ATM terminal, counter terminal, etc.,

the transaction method comprising,

first step, the transaction request created at terminal connected via internet server, DTMF, ATM terminal, etc. is received by the main computer system and the said main computer system sends back account data request to the said equipment which created and sent transaction request.

Second step followed by the said first step,

sending account data such as account number as well as PIN from transaction requesting equipment to the main computer system

Third step, the main computer system discriminates linked accounts from the account classification code and notifies the linked account translator

Fourth step, wherein the said linked account translator links the respective primary account as well as linked secondary accounts respectively to the main computer in receipt of the notification, and selects linked accounts according to the data from the external network connection hub.

Fifth step, the settling step wherein the said main computer system receives selected transaction, transaction information as well as transaction amount, then settles together with the information on transaction statement and transaction amount

Following the fifth step,

main computer system settles the primary account as well as linked secondary accounts respectively based on the information of transaction to finish the requested transaction.

**【Claim 2】**

The method according to claim 1,

wherein among the primary account as well as the linked secondary accounts, as a result of inquiry on transaction information at the external network connection hub by the main computer system,

more comprising the step wherein main computer system settles the transaction information as well as transaction amount on the common account on transaction requests to another bank such as transferring to another bank account,

and the step wherein the main computer system transmits account transfer information to the payment gateway to get the respective bank approval, followed by the said step wherein the main computer system settles the primary account as well as linked secondary accounts respectively based on the transaction statement and amount information from common account.

**【Claim 3】**

The method according to claim 1, more comprising the step wherein the transaction request is created from another bank computer system, and/or card transaction terminal connected via VAN, and/or any other authorized financial trade institute computer system networks,

and followed by the said previous step, the step wherein main computer system sending for account data request to the computer system or terminal that created the request via payment gateway in receipt of the said transaction request,

and the step wherein the requested equipments send account information including account number, etc., to the main computer system via payment gateway,

and the step followed by the previous step, wherein the main computer recognizes the account as a linked account through account classification code and transmit the account number to linked account translator system, in receipt of the account data such as account number,

and the step followed by the previous step, wherein the linked account translator which received the said account number connects each corresponding primary account as well as linked secondary accounts to the main computer system,

and followed by the step, the step wherein the equipment that requested transaction via payment gateway, transmitting transaction terminal ID number as well as transaction amount , etc., to the main computer system and the said main computer system sends those to the linked account translator,

and the step wherein the linked account translator classifies according to the transaction information whether the transaction merchant is defined with merchant specified account, and linked account translator informs to the main computer system to verify for the case of the specified merchant,

and followed, the step wherein main computer system transmits the said verification result to payment gateway and settles on common account based upon the information on transaction statement and amount, etc.

followed by the step, the final step wherein the main computer system settles on the primary account as well as linked secondary account respectively based on information including transaction statement from the common account, and the transaction on the primary account and linked secondary accounts is finished.

#### **【Claim 4】**

The method according to claim 3,  
more comprising the step wherein the linked account translator decides whether or not if the merchant is conformable as to be the specified merchant from the transaction information received from payment gateway, by comparing the code within the transaction information transmitted via payment gateway including transaction terminal ID and the account classification code assigned by the bank to the account holder's primary account and one or more linked secondary accounts managed by the linked account translator.

#### **【Claim 5】**

The method according to claim 1,  
the service on the said primary account and linked secondary account more  
includes the services on newly opening of linked secondary account, linking  
of accounts, guide on linked accounts, inquiry on linked accounts, deposits  
on linked accounts, withdraw on linked accounts, etc.